

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Paul Zankovich,)	Case No. 16-34834
)	
)	Chapter 13
Debtor.)	
)	Judge Janet S. Baer

**DEBTOR’S OBJECTION TO MOTION TO DISMISS
FOR FAILURE TO MAKE PLAN PAYMENTS**

Debtor PAUL ZANKOVICH (“Mr. Zankovich”), by and through his attorney, Mark J. Rose, submits this Objection in opposition to the *Motion to Dismiss for Failure to Make Plan Payments* (“Motion”) of Chapter 13 Trustee, Glenn Stearns (the “Chapter 13 Trustee”). In support of such Objection, Mr. Zankovich respectfully states as follows:

1. On October 31, 2016, Mr. Zankovich commenced this case by filing his *Voluntary Petition* herein pursuant to Chapter 13 of Title 11 of the United States Code.

2. On April 7, 2017, this Court confirmed Mr. Zankovich’s Chapter 13 Plan (the “Plan”). Such Plan called for a 100% dividend to be paid to his unsecured creditors over a period of sixty (60) months.

3. On December 13, 2018, Chapter 13 Case Compliance Administrator Vickie Bequeaith notified Mr. Zankovich that due to a recent audit, his Plan would have to be extended approximately four (4) months beyond the sixty (60) month term in order to meet the 100% general unsecured dividend called for under the Plan.

4. According to the Chapter 13 Trustee’s records, Mr. Zankovich has been making monthly Plan payments of \$5,025.00. Thus far, Mr. Zankovich has paid \$201,000.00 into the Plan. His last payment was received on May 12, 2020. There is a current delinquency under Mr. Zankovich’s Plan of \$20,100.00.

5. Mr. Zankovich currently owns and operates an automobile collision repair shop which is located in Chicago. Due to the current Covid 19 Pandemic, Mr. Zankovich’s business has

been experiencing financial difficulties. In fact, many of Mr. Zankovich's customers have been unable to pay him which has resulted in a significant decline in Mr. Zankovich's income.

6. Mr. Zankovich has been diligently working to collect the funds which are owed to his business. Since the City of Chicago no longer is under a Stay at Home Order and many of Mr. Zankovich's customers have returned to work, he expects to be able to partially cure his default by July 31, 2020 and to cure the remaining delinquency under his Plan within four (4) to six (6) weeks thereafter.

7. Since Mr. Zankovich already has made Plan payments in excess of \$200,000.00 to the Chapter 13 Trustee over the past three (3) years, he deserves an opportunity to cure his default. Accordingly, in order to afford Mr. Zankovich an adequate opportunity in which to cure his default, he respectfully requests that the Chapter 13 Trustee's Motion be entered and continued until September 25, 2020.

WHEREFORE, for the above and foregoing reasons, Debtor PAUL ZANKOVICH prays for the entry of an Order granting him an opportunity in which to cure the default under his Chapter 13 Plan by entering and continuing the Chapter 13 Trustee's *Motion to Dismiss for Failure to Make Plan Payments* up to and including September 25, 2020; and for such further relief as to the Court shall seem just and proper.

PAUL ZANKOVICH

By: /s/Mark J. Rose
His Attorney

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